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Private Wealth Management
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AMFI Registered Mutual Fund Distributor

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»»» NEWSLETTER

KNOWLEDGE INITIATIVE



»»» 1. WHY CHILDREN EDUCATION PLANNING IS IMPERATIVE?

Developments are occurring everywhere, and the increasing complexity of our educational system has necessitated educational planning.

Education is the cornerstone of a child's long-term stability. Because children are the future of our world, it is critical that they receive an education. Their knowledge will ensure that our world survives and thrives. While every parent wants to provide the best opportunities for their children, other expenses sometimes take precedence.

2. WHY TERM INSURANCE IS CRITICAL PART OF ANY FINANCIAL PLAN



Term insurance plans secure your family's financial future even when you are not around. These plans are considered by many as one of the basic financial necessities of life, especially in today's times. Term insurance plans also have multiple features and benefits, right from affordable premiums to riders for additional covers.

Also, you can get optional coverage for critical illnesses or accidental death.



Mutual Funds



»»» 3. LIST OF TOP MUTUAL FUNDS

Check the best performing mutual funds in their respective categories.



1. Why children education planning is imperative?

Saving and planning for your child's education can be a daunting task for many parents. The level of responsibility and the amount of money that one has to save and invest requires a lot of wisdom and knowledge. This article will look at the need to have a financial plan for your child's education and some easy steps.

If you think that there is enough time to plan for your children's education, think again. The best and first step you need to follow if you want your child's dreams to become a reality is to invest in their education ASAP.

Let us look at the figures: -

If your daughter is currently 4 years old and currently the cost of higher education (Grad+post-grad) is Rs 50,00,000. Then the future cost of the same education assuming 7% inflation rate will be Rs 1.5cr. If you start investing today then the monthly SIP required to achieve the target is Rs 35,857 considering the expected CAGR of 12%. However, if you delay your investments by 5 years or 10 years you will have to invest Rs. 56,048 or Rs. 1,23,544/month respectively.

Child's age in years now	4
Years left for college	14
Cost of Higher Education today (in Rs lakhs)	50
Cost of Higher Education after 14 years (in Rs crores)	1.5

To reach Rs 1.5 cr in 14 years, you need to invest Rs 35,857/month

**Assuming 12% CAGR in equity mutual funds through monthly SIP route & inflation @ 7% p.a*

And if you are late by	5 years	10 years
You need to invest per month (Rs)	Rs 56,048	Rs 1,23,544

If you are a parent or plan to raise a child, you shouldn't delay investing in their education. With the rising education costs and volatility in the job market, quality education has become imperative. So, start planning for your kid's future today and make their dreams a reality.

We at Net brokers try to assist you in developing a child education plan for a brighter future. If you're looking for an investment, get in touch with us at mail@netbrokers.co.in.



2. Why Term Insurance is critical part of any financial plan:

Term insurance is a type of life insurance that provides coverage for a specific period i.e., a term. This type of life insurance provides a financial benefit to the nominee in case of the unfortunate demise of the insured during the policy term.

Term Insurance policies provide high life cover at lower premiums. These plans are considered by many as one of the basic financial necessities of life, especially in today's times.

What are the Benefits of Term Insurance?

Term insurance offers multiple benefits, here are a few you should be aware of:

- **Affordable Premiums** - You can get a high-value life cover from a term insurance plan by paying an affordable premium amount. Premium payments can be made monthly/half-yearly/yearly. The earlier you buy a term insurance plan, the lower the premium amount you must pay.
- **Whole Life Cover** - Term insurance plans offer substantially longer coverage. Whole life insurance plans offer coverage till the age of 99 years.
- **Payout of Sum Insured** - In case of the unfortunate demise of the person insured, the family members will receive the sum assured as a payout. The policyholder can choose for this payout to be in the form of a lump sum, an income that is either monthly or annual, a combination of lump sum and income or an increasing income at the inception. This will help take care of financial needs and household expenses among other costs.
- **Critical Illness Coverage** - In case optional Critical Illness Coverage is included in your term insurance plan, you will get a lump sum payout upon diagnosis of any critical illness that is covered in the plan.
- **Accidental Death Benefit** - You can add the Accidental Death Benefit to your term insurance plan. This will offer protection against any mishaps in the future.
- **Coverage for Terminal Illnesses** - Term insurance plans can give you lump sum payouts in case of diagnosis of terminal illnesses.
- **Tax Benefits** - You can get tax benefits on premiums paid under Section 80C along with premiums paid towards critical illness benefit under Section 80D. The lump sum amount received by nominees as the sum assured/death benefit is also exempted from taxes subject to Section 10 (10D) of the Income Tax Act, 1961.

Evaluate your financial needs and family expenses when you finalize the best term insurance plan for yourself. Remember, the period of coverage should be available till all your liabilities are over. Once you retire, you may not need a term Plan. For your retirement planning, you may choose a mutual fund via the SIP route.

Get in touch with us at mail@netbrokers.co.in to learn more about available Term Insurance plans.

3. LIST OF TOP MUTUAL FUNDS

Check the best performing funds in their respective categories.

CATEGORY	NAME OF SCHEME
LARGE CAP	ICICI Prudential Bluechip Fund Nippon India Large Cap Fund
LARGE AND MID CAP	SBI Large & Midcap Fund HDFC Large & Midcap Fund
FLEXI CAP	HDFC Flexi Cap Fund Parag Parikh Flexi Cap Fund
FOCUSED	SBI Focused Equity Fund Nippon India Focused Equity Fund
MID CAP	SBI Magnum Midcap Fund PGIM India Midcap Opportunities Fund
SMALL CAP	SBI Small Cap Fund Nippon India Small Cap Fund
ELSS	Parag Parikh Tax Saver Fund Bandhan Tax Advantage Fund
HYBRID AGGRESSIVE	ICICI Prudential Equity & Debt Fund Kotak Equity Hybrid Fund
BALANCED ADVANTAGE FUND	Tata Balanced Advantage Fund Edelweiss Balanced Advantage Fund
TECHNOLOGY	ICICI Prudential Technology Fund Tata Digital India Fund
HEALTHCARE	Mirae Asset Healthcare Fund DSP Healthcare Fund
HYBRID- EQUITY SAVINGS	ICICI Prudential Equity Savings Fund Mirae Asset Equity Savings Fund

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